

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-12633-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marie R ST-Phard
aka Marie R St. Phard, aka Marie R Saint
Phard, aka Marie R STPhard
762-764 Stuyvesant Avenue
Irvington, NJ 07111

Social Security No.:

xxx-xx-8898

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 12, 2017.

On 4/18/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: May 28, 2020
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: April 20, 2020

JAN: lc

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Marie R ST-Phard
DebtorCase No. 17-12633-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 185Page 1 of 2
Total Noticed: 40

Date Rcvd: Apr 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2020.

db Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111
cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

lm +Ditech Financial, LLC., 1100 Virginia Drive, Ste 100A, Fort Washington, PA 19034-3277
516639370 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
516639371 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516639378 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
516743303 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
516639380 Ditech, PO Box 6176, Rapid City, SD 57709-6176
516639381 +Ditech Financial, 1100 Virginia Dr., #100A, Fort Washington, PA 19034-3277
516771074 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

516639383 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104)
516639382 +First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
516639389 Pluese, Becker & Saltzman, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
518449528 +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South, Attn BK Dept, Houston TX 77042-4546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 21 2020 00:03:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 21 2020 00:03:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516639369 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 21 2020 00:03:27 Annie Sez, 401 Hackensack Ave, Hackensack, NJ 07601-6411

516639374 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 00:14:15
Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238

516727039 E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 21 2020 00:13:09
CW Nexus Credit Card Holdings 1, LLC, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516639372 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 00:13:26 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253

516872286 +E-mail/Text: bankruptcy@cavps.com Apr 21 2020 00:04:03 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516639375 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 21 2020 00:03:26 Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

516639376 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 21 2020 00:03:26 Comenity Bank/Annie Sez, 995 W 122nd Avenue, Westminster, CO 80234-3417

516639377 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 21 2020 00:03:26 Comenity Bank/Brylane Home, PO Box 182789, Columbus, OH 43218-2789

516639379 +E-mail/PDF: creditonebknottifications@resurgent.com Apr 21 2020 00:13:28 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875

516639387 E-mail/Text: sbse.cio.bnc.mail@irs.gov Apr 21 2020 00:03:10 Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114

516789288 E-mail/PDF: resurgentbknottifications@resurgent.com Apr 21 2020 00:13:37 LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516791617 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 21 2020 00:03:46 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011

516727038 E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 21 2020 00:12:31 Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516639388 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 21 2020 00:12:27 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001

516889242 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 21 2020 00:13:38
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516890334 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 21 2020 00:12:49
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

516756272 E-mail/Text: bnc-quantum@quantum3group.com Apr 21 2020 00:03:40
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516639390 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 00:12:28 Synchb, PO Box 965024, Orlando, FL 32896-5024

516639391 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 00:13:12 Synchb/Care Credit, PO Box 965036, Orlando, FL 32896-5036

516639392 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 00:12:28 Synchb/JC Penny, PO Box 965007, Orlando, FL 32896-5007

516639393 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 00:12:28 Synchb/Lowes, PO Box 956005, Orlando, FL 32896-0001

516639394 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 00:13:59 Synchb/Sleepys, PO Box 965036, Orlando, FL 32896-5036

516639395 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 00:13:59 Synchb/Tjx Cos, PO Box 965005, Orlando, FL 32896-5005

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 40

Date Rcvd: Apr 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516639396 E-mail/PDF: gecsed@recoverycorp.com Apr 21 2020 00:12:28 Synch/Walmart, PO Box 965024, El Paso, TX 79998

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516639373* +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
516639386* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 105572, Atlanta, GA 30348)
516639385* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724)
516639384* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081)
518449529* +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South, Attn BK Dept, Houston TX 77042-4546

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Loss Mitigation Ditech Financial, LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Kevin Gordon McDonald on behalf of Creditor VRMTG Asset Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Sindi Mncina on behalf of Creditor VRMTG Asset Trust smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8